Case 09-29723 Doc 1 Filed 08/13/09 Entered 08/13/09 17:23:28 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):						Name of Joint Debtor (Spouse) (Last, First, Middle)					
Quinte	ro, Salva	dor G	Guadal	upe		Quintero, Donna,					
All Other Names used and trade names):	by the Debtor in the	last 8 years	s (include ma	rried, maider	maide F	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names): FKA Danuta Jaskowiak FKA Daunta Smith					
Last four digits of Soc. (if more than one, state	Sec. or Individual-Ta	1.D. 1983	(ITIN) No./C	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye ***_**-1	r I.D. (ITIN) No./Complete EIN		
Street Address of Debi	•	y, and State	e):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
5713 W. School St.						3 W. Scl	hool St.				
Chicago IL			6	0634	_ Chi	icago IL			60634		
County of Residence or of the Principal Place of Business:						y of Residence	or of the Princ	cipal Place of I	Business:		
	CO	OK						COOK			
Mailing Address of Debtor (if different from street address)						g Address of Jo	int Debtor (if o	different from s	street address):		
Location of Principal A	ssets of Business D	ebtor (if diffe	erent from str	eet address	above):						
Type of Debtor (Form of Organization) (Check one box.) Nature of Business (Check one box.)						oter of Bankru	ptcy Code Un	der Which th	e Petition is Filed (Check one box)		
■ Individual (includes Joint Debtors) □ Heath Care Business					☐ Chapter 7 ☐ Chapter 15 Petition for Recognition						
	See Exhibit D on page 2 of this form Single Asset Real Estate as Gerporation (includes LLC & LLP) defined in 11 U.S.C §101 (51B)				.	☐ Chapter 9 of a Foreign Main Proceeding ☐ Chapter 11					
_ `		Railro		•		hapter 12			15 Petition for Recognition		
☐ Partnership			broker nodity Brokei		■ C	hapter 13		of a Fore	eign Nonmain Proceeding		
,	r is not one of the check this box	I	ing Bank			Nature of Debts (Check one Box)					
and state type	of entity below.)	☐ Other				ebts are primari	•	_	ts are primarily business		
			Tax-Exempt Check box, if ap			ebts, defined in 101(8) as "incu		deb	ts.		
		☐ Debto	or is a tax-exe	mpt	in	dividual primari	ly for a				
		_	ization under d States Cod			ersonal, family, urpose."	or household				
			nue Code).	('	'					
	Filing Fee (Ch	neck one box))		Check	one box	Cha	apter 11 Debt	ors		
Filing Fee attached	l					☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be pai	d in installments (an	nlicable in i	ndividuals on	lv) Must atta	oh						
signed application f	for the court's consid	eration cert	ifying that the	debtor is		Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
unable to pay fee e	xcept in installments	s. Rule 1006	(b). See Offic	cial Form 3A	<u>ir</u>	insiders or affliates) are less than \$2,190,000.					
Filing Fee wavier re				• /		k all applicable plan is being fi		etition.			
attach signed appli	cation for the court's	considerati	on. See Omo	iai Form 3B.		acceptances of the force of the creditors, in acceptances, in acceptances.	•		etition from one of more classes § 1126(b).		
Statistical/Administr	ative Information				<u> </u>				This space is for court use only		
☐ Debtor estimates tl	nat funds will be ava hat, after any exemp distribution to unsec	t property is	excluded ar			es paid, there w	vill be no		,		
Estimated Number of Cr											
1- 50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 99 Estimated Assets		999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,0	01to \$100,001 to	\$500,001	1 ,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000 \$100,	000 \$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities											
\$0 to \$50,0 \$50,000 \$100,		\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

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B1 (Official Forn	n 1) (1/08) Document	Page 2 of 40				
	Voluntary Petition	Name of Debtor(s)				
This	page must be completed and filed in every case)	Quintero, Salvador Guadalupe Donna Quintero				
		Doni	na Quintero			
	All Prior Bankruptcy Case Filed Within Last 8					
None None	d:	Case Number:	Date Filed:			
None						
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, a	attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:			
None						
District:		Relationship:	Judge:			
	Exhibit A		nibit B ual whose debts are primarily consumer debts.)			
	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in				
	ection 13 or 15 (d) of the Securities Exchange Act of		she] may proceed under chapter 7, 11, 12			
•	questing relief under chapter 11.)	each such chapter. I further certify that I	I have explained the relief available under have delivered to the debtor the notice			
		required by 11 USC § 342(b).				
☐ Exhibit A	A is attached and made a part of this petition.	/s/ Salvado	or Gutierrez			
		Salvador Gutierrez	Dated: 08/13/2009			
	Evh	ibit C				
Does the deb	otor own or have possession of any property that poses or is alleg		iable harm to public health or safety?			
_	d Exhibit C is attached and made a part of this petition.	·	,			
No.	a Exhibit 6 is attached and made a part of this petition.					
INO.						
_		ibit D				
_	To be completed by every individual debtor. If a joint petition is file		n a separate Exhibit D.)			
_	O completed and signed by the debtor is attached and made a par	t of this petition.				
	joint petition: Dalso completed and signed by the joint debtor is attached and m	ade a part of this petition.				
		ng the Debtor - Venue				
	•	pplicable Box.)	agets in this District for 190 days			
•	Debtor has been domiciled or has had a residence, prin immediately preceding the date of this petition or for a lo					
	There is a bankruptcy case concerning debtor's affiliate					
	Debtor is a debtor in a foreign proceeding and has its pr					
	States in this District, or has no principal place of busine or proceeding [in a federal or state court] in this District,					
	relief sought in this District.	of the interests of the parties will be	served in regard to the			
	Contisionation by a Dabton Wha David	a a a Tamant of Davidantia	I Duamantu			
	Certification by a Debtor Who Reside	es as a Tenant of Residentia plicable boxes.)	li Property			
	Landlord has a judgment against the debtor for possess	sion of debtor's residence. (If box che	cked, complete the			
	following.) (Name of landlord that obtained judgmen	t)				
	(Addrsos of Landlard)	·				
_	(Address of Landlord)	Managara atau da	the deliteration 111			
	Debtor claims that under applicable nonbankruptcy law, permitted to cure the entire monetary default that gave r possession was entered, and					
	Debtor has included in this petition the deposit with the	court of any rent that would become o	lue during the 30-day			
	period after the filing of the petition. Debtor certifies that he/she has served the Landlord with	n this certification (11 LLS C s 262(4)				
_	Debtor octunes that horsite has served the Earlaidid Will	1 and definition (11 0.0.0. § 302(1)	1			

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Quintero, Salvador Guadalupe Donna Quintero

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Salvador Guadalupe Quintero Salvador Guadalupe Quintero

Dated: 08/13/2009

/s/ Donna Quintero

Donna Quintero

Dated: 08/13/2009

Signature of Attorney

/s/ Salvador Gutierrez

Signature of Attorney for Debtor(s)

Salvador Gutierrez

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/13/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 08/13/2009 /s/ Salvador Guadalupe Quintero
Salvador Guadalupe Quintero



Sign & Date Here

does not apply in this district.

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1 Within the 180 days before the filing of my bankruptcy case. I received a briefing from a credit counseling agency approved by the

	-	Donna Quintero	Here
Dated:	08/13/2009	/s/ Donna Quintero	Sign & Date
I certify u	nder penalty of perjury	that the information provided above is true and correct.	
	5. The United States trustee or ot apply in this district.	bankruptcy administrator has determined that the credit counseling requirer	nent of 11 U.S.C. § 109(h)
	Active military duty in a milit		
particip		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after in person, by telephone, or through the Internet.);	reasonable effort, to
of reali		I.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficie ons with respect to financial responsibilities.);	ncy so as to be incapable
	4. I am not required to receive a otion for determination by the co	a credit counseling briefing because of: [Check the applicable statement.] purt.]	[Must be accompanied
your ba manag the 30-	ankruptcy petition and promptly gement plan developed through -day deadline can be granted or	to the court, you must still obtain the credit counseling briefing within the fir file a certificate from the agency that provided the counseling, together with the agency. Failure to fulfill these requirements may result in dismissal of yoly for cause and is limited to a maximum of 15 days. Your case may also go your bankruptcy case without first receiving a credit counseling briefing.	n a copy of any debt your case. Any extension of
	from the time I made my reques an file my bankruptcy case now	dit counseling services from an approved agency but was unable to obtain st, and the following exigent circumstances merit a temporary waiver of the . [Must be accompanied by a motion for determination by the court.] [Sumr	credit counseling requirement
perfor	d States trustee or bankruptcy a rming a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counselladministrator that outlined the opportunties for available credit counseling at , but I do not have a certificate from the agency describing the services provey describing the services provided to you and a copy of any debt repayment your bankruptcy case is filed.	nd assisted me in vided to me. You must file
perfo	d States trustee or bankruptcy a rming a related budget analysis	administrator that outlined the opportunties for available credit counseling and I have a certificate from the agency describing the services provided to ayment plan developed through the agency.	nd assisted me in

PFG Record # B 1D (Official Form 1, Exh.D)(12/08) 444500

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$255,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$15,225	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$279,224	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$32,415	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$6,226		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,396		
TOTALS	\$ 270,225 TOTAL ASSETS	\$ 311,639 TOTAL LIABILITIES					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 23,566.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 23,566
State the following:	
Average Income (from Schedule I, Line 16)	\$ 6,226.00
Average Expenses (from Schedule J, Line 18)	\$ 5,396.00
Current Monthly Income (from Form 22A Line 12; or,	\$ 6,255.96

State the following:

Form 22B Line 11; or, Form 22C Line 20)

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 32,415.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 32,415.00

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
5713 W. School St. Chicago, IL 60634 - (Debtors primary residence)	Fee Simple	J	\$ 255,000	\$ 274,870

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$255,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Bank of America checking account with - Bank of America checking account with - Bank of America		\$ \$ \$	350 50 50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		\$	2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	150
06. Wearing Apparel		Necessary wearing apparel.		\$	250
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	250
08. Firearms and sports, photographic, and other hobby equipment.	X	DCD (Official Fo			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
		Northwestern Mutual Life Insurance - Cash Value \$800.00 - Salvador G Quintero and Donna Quintero Beneficiaries		\$ 800		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
PEG Pocord # 444500			orm 68) (12/07) Page 2 of 3		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property		Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
25. Autos, Truck, Trailers and other vehicles and accessories.						
		Nuvell - 2000 Ford Explorer - 69,000 miles	J	\$ 5,950		
		1996 Honda Accord - 92,000 miles		\$ 4,875		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$15,225		

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption		
00. Real Property 5713 W. School St. Chicago, IL 60634 - (Debtors primary residence)	735 ILCS 5/12-901 735 ILCS 5/12-901	\$ 15,000 \$ 15,000	\$ 255,000		
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 350	\$ 350		
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 50	\$ 50		
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 50	\$ 50		
04. Household goods and furnishings, including audio, video, and computer equipment.					
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 150	\$ 150		
06. Wearing Apparel	725 00 5/42 4004(5) (5)	Ф 250	4 050		
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250		
07. Furs and jewelry.					
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 250	\$ 250		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Northwestern Mutual Life Insurance - Cash Value \$800.00 - Salvador G Quintero and Donna Quintero Beneficiaries	735 ILCS 5/12-1001(f)	\$ 800	\$ 800		

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
25. Autos, Truck, Trailers and other vehicles and accessories. Nuvell - 2000 Ford Explorer - 69,000 miles	735 ILCS 5/12-1001(b)	\$ 1,596	\$ 5,950
1996 Honda Accord - 92,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(c)	\$ 2,400 \$ 2,400	\$ 4,875

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A N H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 BAC HOME LNS LP/Ctrywd Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 189584192		J	Dates: 2008-2009 Nature of Lien: Mortgage Market Value: \$ 255,000 Intention: Reaffirm 524 (c) *Description: 5713 W. School St. Chicago, IL 60634 - (Debtors primary residence)				\$ 274,870	\$ 0
Attn: Bankruptcy Dept. 5700 Crooks Rd Ste 301 Troy MI 48098 Acct No.: 220914066527		J	Dates: 10/25/2002 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 5,950 Intention: Reaffirm 524 (c) *Description: Nuvell - 2000 Ford Explorer - 69,000 miles				\$ 4,354	\$ 0

Total

\$ 279,224 \$ -

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Salvador Guadalupe Quintero and Donna Quintero, Debtors

In re

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

느												
С	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		Zip Code and Account Number		reditor's Name, Mailing Address Including			Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	ACS/COLLEGE LOAN CORP Attn: Bankruptcy Dept. 14303 Gateway Place Poway CA 92064 Acct #: 3325811891		w	Dates: 2005-2009 Reason: Loan or Tuition for Education				\$ 699				
2	BANK OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX1189		w	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 1,989				
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1189		w	Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 1,778				

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Salvador Guadalupe Quintero and Donna Quintero / Debtors

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
4	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285		Н	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$	527
	Acct #: XXXXX9983								
5	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$	476
	Acct #: XXXXX1189								
6	DISH Network C/O CBE Group 131 Towe Park Dr Suite 1 Waterloo IA 50702		Н	Dates: 2009-2009 Reason: Collecting for Creditor				\$	210
	Acct #: 513605406								
7	Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX9983			Dates: 2009 Reason: Notice Only				\$	0
8	Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX9983			Dates: 2009 Reason: Notice Only				\$	0
9	Great American Finance Attn: Bankruptcy Dept. 205 W Wacker Dr Chicago IL 60606 Acct #: 200755356			Dates: 2007-2008 Reason: Unknown Credit Extension				\$	687
10	HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX1189		w	Dates: 2004-2009 Reason: Credit Card or Credit Use				\$	445

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Salvador Guadalupe Quintero and Donna Quintero / Debtors

In re

Record # 444500

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount Claim	
11 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX9983		Н	Dates: 2008-2009 Reason: Credit Card or Credit Use				\$ 33	31
12 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX9983		Н	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 46	64
13 HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX9983		J	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 47	72
14 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 10015217		w	Dates: 2007-2008 Reason: Medical Debt				\$ 20)5
15 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 11144428		Н	Dates: 2009-2009 Reason: Medical Debt				\$ 22	25
16 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 9636648		Н	Dates: 2007-2008 Reason: Medical Debt				\$ 54	17
17 Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 9874403		w	Dates: 2007-2008 Reason: Medical Debt				\$ 49	93

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In re

Salvador Guadalupe Quintero and Donna Quintero / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 Sallie MAE Attn: Bankruptcy Dept. 1002 Arthur Dr Lynn Haven FL 32444 Acct #: 93900559951000120071116		w	Dates: 2007-2009 Reason: Loan or Tuition for Education				\$ 10,803
19 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX9983			Dates: 2009 Reason: Notice Only				\$ 0
20 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3325811891		w	Dates: 2008-2009 Reason: Loan or Tuition for Education				\$ 8,564
21 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3325811892		w	Dates: 2008-2009 Reason: Loan or Tuition for Education				\$ 3,500

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 32,415.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Married Daughter 20 Daughter 9 Daughter 8 Daughter 4 - 3									
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:	Inspector	Tax Preparer							
Name of Employer:	Canadian Pacific Railway	Anton & Anton							
Years Employed	10 Years	7 Years							
Employer Address:	401-9th Ave. SW	236 Waukegan Rd							
City, State, Zip	Calgary, AL T2P4ZA	Glenview, IL 60025							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE				
1. Monthly Gross Wages, Salary, and commissions	\$ 4,146.00	\$ 2,080.00				
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00				
3. SUBTOTAL	\$ 4,146.00	\$ 2,080.00				
4. LESS PAYROLL DEDUCTIONS						
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00				
b. Insurance	\$ 0.00	\$ 0.00				
c. Union Dues	\$ 0.00	\$ 0.00				
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00				
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00				
Child Support:	\$ 0.00	\$ 0.00				
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00				
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00				
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,146.00	\$ 2,080.00				
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00				
8. Income from real property	\$ 0.00	\$ 0.00				
Interest and dividends	\$ 0.00	\$ 0.00				
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00				
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00				
12. Pension or retirement income	\$ 0.00	\$ 0.00				
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00				
Unemployment Income	\$ 0.00	\$ 0.00				
14. SUBTOTAL OF LINES 7 THROUGH 13						
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,146.00	\$ 2,080.00				
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 6,226.00					
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary					

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

\$6,226.00

\$ 5,396.00

\$ 830.00 \$ 830.00

SCHEDULE J	- CURRENT EX	PENSES OF	INDIVIDUA	L DEBTOR(S)
Complete this schedule by estin payments made bi-weekly, quarterly,			nd the debtor's famil	y at time case filed. P	rorate any
Check box if joint petition is filed &	debtor's spouse maintains a s	eparate household. Com	plete a separate sche	dule of expenditures lab	peled "Spouse".
1. Rent or home mortgage pa	yment (include lot rente	ed for mobile home)		\$ 2,468.00
a. Real Estate taxes include	`	b. Property insu		[] Yes [x] No	, , , , , , , , , , , , , , , , , , , ,
2. Utilities: a. Electricity and	Heating Fuel				\$ 230.00
b. Water, Sewer,	Garbage				\$ 33.00
c. Cellphone, Inte	ernet				\$ 110.00
d. Other Home	e Phone and Cable Te	levision			\$ 120.00
B. Home Maintenance (repairs	s and upkeep)				\$ 50.00
. Food	,				\$ 650.00
5. Clothing					\$ 50.00
6. Laundry and Dry Cleaning					\$ 50.00
'. Medical and Dental Expens	ses				\$ -
3. Transportation (not including		Tolls/Parking, Fe	es/Licenses. Re	pair. Bus/Train	\$ 279.00
. Recreation, Clubs and Ente				 ,	\$ 65.00
0. Charitable Contributions	, , ,	, ,			\$ -
1. Insurance (not deducted from	om wages or included in	n home mortgage p	ayments)		\$ -
a. Homeowner's	or Renter's				
b. Life					\$ 83.00
c. Health					\$ -
d. Auto					\$ 110.00
e. Other					\$-
2. Taxes (not deducted from v	-		nents)		Φ.
` ' ' '	te Tax Repayments, F				\$ -
 Installment Payments: (In C a. Auto 	Chapter 11, 12, and 13	cases, do not list p	ayments to be in	cluded in plan)	\$-
b. Reaffirmation F	Payments				\$ -
c. Other	,	\$-			\$ -
4. Alimony, maintenance and	support paid to others				\$ -
5. Payments for support of ad	ditional dependents no	t living at your hom	е		\$ -
16. Regular expenses from ope	eration of business, pro	fession, or farm (at	tach detailed sta	tement)	\$ -
17. Other: Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	Tuition, Books & GLS Repay:	Childcare & Babysitting	Pet Care:	
\$245.00	\$30.00	\$493.00	\$ 300.00	\$ -	\$1,068.00
18. AVERAGE MONTHLY EXI the Stastical of Summary of Certa	PENSES (Total lines 1-17.		ry of Schedules and	•	\$ 5,396.0
9. Describe any increase/decr None	rease in expenditures a	nticipated to occur	within the year fo	ollowing the filing	this docume

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b. Average monthly expenses from Line 18 above

d. Total amount to be paid into plan monthly

c. Monthly net income (a. minus b.)

20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/13/2009 /s/ Salvador Guadalupe Quintero X Date & Sign

Salvador Guadalupe Quintero

Dated: 08/13/2009 /s/ Donna Quintero

Donna Quintero

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$27,945 2008: \$38,940 2007: \$42,699	employment	
Spouse		
AMOUNT	SOURCE	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$14,174 2008: \$32,871 2007: \$28,378	employment		
02. INCOME OTHER THAN FRO	M EMPLOYMENT OR OPERATION C	OF BUSINESS:	
the two years immediately preced spouse separately. (Married debte	ved by the debtor other than from emp ling the commencement of this case. Gors filing under chapter 12 or chapter 1 eparated and a joint petition is not filed.	sive particulars. If a joint petition is fil 3 must state income for each spouse	ed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS):		
Complete a. or b. as appropriate,	and c.		
services, and other debts to any of value of all property that constitute that were made to a creditor on an approved nonprofit budgeting a	COR(S) WITH PRIMARILY CONSUME creditor made within 90 days immediate es or is affected by such transfer is not ccount of a domestic support obligation and creditor counseling agency. (Marr es whether or not a joint petition is filed	ely proceeding the commencement of less than \$600.00. Indicate with an n or as part of an alternative repayment ied debtors filing under chapter 12 o	of this case if the aggregate asterisk (*) any payments ent schedule under a plan l r chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
BAC HOME LNS	Monthly	\$ 6,294	\$ 268,576

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any crevalue of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting ar	editor made within 90 days immediat s or is affected by such transfer is no count of a domestic support obligatio and creditor counseling agency. (Man	R DEBTS: List all payments on loans, ir ely proceeding the commencement of the tless than \$600.00. Indicate with an as nor as part of an alternative repayment ried debtors filing under chapter 12 or chapter the spouses are separated and	nis case if the aggregar terisk (*) any payment: schedule under a plan napter 13 must include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Nuvell 5700 Crooks Rd Ste 301 Troy MI 48098	Monthly	\$ 13,062	\$ (8,708)
•	<u> </u>	or chapter 13 must include payments a es are separated and a joint petition is n Amount Paid or Value of Transfers	•
	(Married debtors filing under chapte	receding the commencement of this case of 12 or chapter 13 must include payment engrated and a joint petition is not filed.	its be either or both
spouses whether or not a joint petit Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
Name & Address of Creditor & Relationship to Debtor 04. SUITS AND ADMINISTRATIVE List all lawsuits & administrative prothis bankruptcy case. (Married deb	Dates of Payments E PROCEEDINGS, EXECUTIONS, Goodeedings to which the debtor is or w	Amount Paid or Value of Transfers GARNISHMENTS AND ATTACHMENTS For as a party within 1 (one) year immediate For 13 must include information concerning	Amount Still Owing

PROCEEDING

CASE NUMBER

AND LOCATION

DISPOSITION

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

	STATEMENT OF FINA	NCIAL AFFAIRS	
process within (1) one year pro	S GARNISHED: Describe all property that ha eceding the commencement of this case. (Noty of either or both spouses whether or not a	Narried debtors filing under chapt	ter 12 or chapter 13 must inclu
Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property	
returned to the seller, within or	repossessed by a creditor, sold at a foreclos ne year immediately preceding the commend	cement of this case. (Married deb	otors filing under chapter 12 o
spouses are separated and a Name and Address of Creditor or Seller	nation concerning property of either or both s joint petition is not filed.) Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	auton is lifed, unless the
case. (Married debtors filing un	CEIVERSHIPS: f property for the benefit of creditors made we not an analysis of the benefit of creditors made we not chapter 12 or chapter 13 must include a suses are separated and a joint petition is no	any assignment by either or both	•
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commencement	been in the hands of a custodian, receiver, of t of this case. (Married debtors filing under clases whether or not a joint petition is filed, un Name & Location	hapter 12 or chapter 13 must inc	lude information concerning

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In re

07. GIFTS:			
usual gifts to family memb than \$100 per recipient. (N	ontributions made within one year immediately pers aggregating less than \$200 in value per indivarried debtors filing under chapter 12 or chapte ion is filed, unless the spouses are separated ar	vidual family member and chari r 13 must include gifts or contri	table contributions aggregating
Name and Address of Perso	on Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
08. LOSSES:			
commencement of this cas	eft, other casualty or gambling within one year in se. (Married debtors filing under chapter 12 or chapter the spouses are spoused and a joint	napter 13 must include losses b	
• •	d, unless the spouses are separated and a joint		
Description and Value	Description of Circumstances and, if Loss Was Covered in Whole or in	Date of	
of Property	Part by Insurance, Give Particulars	Loss	
List all payments made or	D TO DEBT COUNSELING OR BANKRUPTCY: property transferred by or on behalf of the debto	• • • • • • • • • • • • • • • • • • • •	•
preceding the commencer	tion, relief under the bankruptcy law or preparati nent of this case.	on of a petition in bankruptcy w	ithin one (1) year immediately
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Offices of Peter	r		Value: 3,500.00; Pri
Francis Geraci			filing clients paid \$1
55 E Monroe St			The remaining sha
Suite#3400			paid through pla
Chicago,IL 60603			
09a. PAYMENTS RELATE	ED TO DEBT COUNSELING OR BANKRUPTCY	: List all payments made or pro	pperty transferred by or on beh
	luding attorneys, for consultation concerning deb		e bankruptcy law or preparation
a petition in bankruptcy wi	thin 1 year immediately preceding the commenc	ement of this case.	
		Date of Payment,	Amount of Manay or
Name and		Date of Favillent.	Amount of Money of
Name and Address		Name of Payer if	Amount of Money or description and

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property
Transferred and

Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

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In re

	STATEMENT OF FINA	ANCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the co	er box or depository in which the debtor has ommencement of this case. (Married debtors spouses whether or not a joint petition is file	s filing under chapter 12 or chapter 13	B must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer o Surrender, if Any
of this case. (Married debtors	reditor, including a bank, against a debt or of filling under chapter 12 or chapter 13 must ess the spouses are separated and a joint p	include information concerning either	<u> </u>
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HE	ELD FOR ANOTHER PERSON:		
List all property owned by and	other person that the debtor holds or contro	ls.	
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DE	EBTOR(S):		
	ree (3) years immediately preceding the cor nd vacated prior to the commencement of t	•	
	Name	Dates of	
Address	Used	Occupancy	
5508 N Marmora Ave Chicago IL 60630-1106	Same	FROM 5/2003 To 11/2008	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

STATEMENT (OF FINANCIA	L AFFAIRS
-------------	-------------	-----------

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

g dates of all businesses in whereship, sole proprietor, or was adiately preceding the commen	ne names, addresses, taxpayer id	Status of Disposition entification numbers, nature of the buttor, partner, or managing executive	
ne debtor is an individual, list the g dates of all businesses in whership, sole proprietor, or was adiately preceding the commen	ne names, addresses, taxpayer id iich the debtor was an officer, dire	ctor, partner, or managing executive	
g dates of all businesses in whereship, sole proprietor, or was adiately preceding the commen	ich the debtor was an officer, dire	ctor, partner, or managing executive	
six (6) years immediately pred	cement of this case, or in which the ceding the commencement of this	ne debtor owned 5 percent or more of	time within six (6) years
g dates of all businesses in wh	ich the debtor was a partner or o	•	
g dates of all businesses in wh	ich the debtor was a partner or o		
& Last Four Digits of		Nature	Beginning
•	Address	of Business	and Ending Dates
	g dates of all businesses in whears immediately preceding the debtor is a corporation, list the g dates of all businesses in wh	g dates of all businesses in which the debtor was a partner or own ears immediately preceding the commencement of this case. debtor is a corporation, list the names, addresses, taxpayer ider and g dates of all businesses in which the debtor was a partner or own ears immediately preceding the commencement of this case. & Last Four Digits of c. No./Complete EIN or	debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the busing dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting ears immediately preceding the commencement of this case. & Last Four Digits of C. No./Complete EIN or Nature of

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In re

STATEMENT OF FINANCIAL AFFAIRS		
has been, within six years immexecutive, or owner of more that	ediately preceding the commencement an 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is a tof this case, any of the following: an officer, director, managing surities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
	eceding the commencement of this cas	ement only if the debtor is or has been in business, as defined abse. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and accou	· / •	liately preceding the filing of this bankruptcy case kept or supervi
Name	Dates Services	
and Address	Rendered	
	red a financial statement of the debtor. Address	preceding the filing of this bankruptcy case have audited the boo Dates Services Rendered
	who at the time of the commencement	t of this case were in possession of the books of account and recable, explain.
Name	Address	
40d Lint all Gran aid in Market		
	s, creditors and other parties, including (2) years immediately preceding the c	mercantile and trade agencies, to whom a financial statement w ommencement of this case.
Name and		
Name and	Date	

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In re

	STATEMENT OF FIN	IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	o inventories taken of your property, the name is of each inventory.	ne of the person who supervised th	e taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of	Supervisor	(specify cost, market of other basis)	
Inventory	Supervisor		
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
or inventory	of inventory records		
	rship, list nature and percentage of interest of		
21. CURRENT PARTNER a. If the debtor is a partne Name and Address			
a. If the debtor is a partne	rship, list nature and percentage of interest of Nature	Percentage of Interest Oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest oration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corpore of the voting or equity securities of the corp	Percentage of Interest Oration; and each stockholder who prporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature Of Interest Oration, list all officers & directors of the corpore of the voting or equity securities of the control in	Percentage of Interest Oration; and each stockholder who prporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature Of Interest Oration, list all officers & directors of the corpore of the voting or equity securities of the control in	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the	

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporation immediately preceding the comm		ationship with the corporation terminated within one (1) year	-
Name and Address	Title	Date of Termination	
and Address	Title	Terrimation	
23. WITHDRAWALS FROM A PA	ARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
· · · · · · · · · · · · · · · · · · ·	•	outions credited or given to an insider, including compensation there perquisite during one year immediately preceding the	on in aı
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
for tax purposes of which the deb case. Name of	the name and federal taxpayer identifi otor has been a member at any time w Taxpayer	cation number of the parent corporation of any consolidated thin six (6) years immediately preceding the commencemen	•
If the debtor is a corporation, list for tax purposes of which the debt case.	the name and federal taxpayer identifi otor has been a member at any time w	·	•
If the debtor is a corporation, list for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	the name and federal taxpayer identifitor has been a member at any time w Taxpayer Identification Number (EIN)	thin six (6) years immediately preceding the commencemen	t of the
If the debtor is a corporation, list for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, I	the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN)	·	s an
If the debtor is a corporation, list for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, I	the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN)	thin six (6) years immediately preceding the commencemen	s an

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/13/2009 /s/ Salvador Guadalupe Quintero

Salvador Guadalupe Quintero

X Date & Sign

Dated: 08/13/2009 /s/ Donna Quintero

Donna Quintero

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero and Donna Quintero, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services andered or to be rendered on behalf of the debter(a) in contemplation of or in connection with the bankruptcy case is as follows:

16	indefed of to be refluered on behalf of the debtor(s) in contemplation of of in conhection with the	e bankiupicy case is	as ioliows.
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	s :	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500
	Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$100
	The Filing Fee has been paid.	Balance Due	-\$3,400
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:		

- 3
 - Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Salvador Gutierrez 08/13/2009 Dated:

> Attorney Name: Salvador Gutierrez LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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Bar No: 6280146

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Salvador Guadalupe Quintero, and Donna Quintero, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/13/2009 /s/ Salvador Guadalupe Quintero

Salvador Guadalupe Quintero

X Date & Sign

Dated: 08/13/2009 /s/ Donna Quintero

PFG Record #

444500

Donna Quintero

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Salvador Guadalupe Quintero and Donna Quintero, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Salvador Guadalupe Quintero Sign & Date Dated: 08/13/2009 Here Salvador Guadalupe Quintero /s/ Donna Quintero 08/13/2009 Sign & Date Dated: **Donna Quintero** Here /s/ Salvador Gutierrez 08/13/2009 Dated: Attorney: Salvador Gutierrez Bar No: 6280146

PFG Record # 444500